

ONLINE BANK TRANSFER. PAY EASILY



Online Bank Transfer. transmits data between a shop and a consumer's online banking account. The consumer confirms a payment form that already contains all details of the purchase. Now all the buyer needs to do is authorise the transaction using a TAN. This method already works for approx. 35,000 online shops and for online banking customers in 13 countries.

Online Bank Transfer. is an innovative direct transfer method with which customers can make a payment during the checkout process. The benefits:

- ▶ Very low transaction fees compared with other payment methods
- ▶ Faster receipt and availability of funds
- ▶ More than 100 shop interfaces
- ▶ Individual solutions for fraud prevention

Online Bank Transfer. is the direct payment method of Klarna Bank AB. The system uses online banking systems established by banks connecting a shop and a consumer's online banking account.

After specifying their bank, customers are redirected from a merchant's webshop to the Online Bank Transfer. payment page. There, the consumer logs in to their account using their online banking details. After successful login, a form will open on the Online Bank Transfer. page for the payment to be made by the consumer's bank. All relevant details of the purchase are automatically transferred from the shopping basket to the form. All the buyer needs to do is authorise the transaction using a TAN.

This procedure saves customers the time-consuming and error-prone filling in of electronic payment forms. The merchant receives confirmation of a payment made with Online Bank Transfer. in real time. He can now ship stocks or transmit digital goods imme-

diately. Neither do consumers need to register, nor do they need a credit card. Online Bank Transfer. also enables merchants to cover nearly all online bank accounts. In addition, Klarna provides international direct payment methods, opening up new customer segments.

FEATURES

- ▶ Available to consumers in: Germany, Austria, Switzerland, Belgium, The Netherlands, Italy, Spain, United Kingdom, France, Poland, Czech Republic, Slovakia and Hungary
- ▶ > 99.9% of German banks and > 99.9% of Austrian banks are available